

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 21-12573-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Ferguson
dba Hope Builders LLC
1 Golden Rod Ct
Brick, NJ 08724-5018

Theresa Sertich
1 Golden Rod Ct
Brick, NJ 08724-5018

Social Security No.:

xxx-xx-0994

xxx-xx-8688

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on October 27, 2023.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: October 27, 2023

JAN: dmi

Jeanne Naughton
Clerk

In re:
Michael A. Ferguson
Theresa Sertich
Debtors

Case No. 21-12573-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 27, 2023

User: admin
Form ID: 148

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	Michael A. Ferguson, Theresa Sertich, 1 Golden Rod Ct, Brick, NJ 08724-5018
519152169	Manasquan Savings Bank, 2221 Landmark Pl, Manasquan, NJ 08736-1051
519152170	Manasquan Savings Bank, PO Box E, Manasquan, NJ 08736-0635
519152175	Wells Fargo Bank-Business Card, PO Box 77033, Minneapolis, MN 55480-7733

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 27 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 27 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519152164	EDI: CAPIO.COM	Oct 28 2023 00:39:00	AssetCare- Ocean Medical Center, Attn: Bankruptcy, PO Box 1127, Sherman, TX 75091-1127
519152165	EDI: CITICORP.COM	Oct 28 2023 00:39:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519162125	+ EDI: DISCOVER.COM	Oct 28 2023 00:39:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519152166	EDI: DISCOVER.COM	Oct 28 2023 00:39:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519207803	Email/Text: cashiering-administrationservices@flagstar.com	Oct 27 2023 20:52:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
519152167	Email/Text: cashiering-administrationservices@flagstar.com	Oct 27 2023 20:52:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Dr, Troy, MI 48098-2639
519228977	Email/PDF: resurgentbknofications@resurgent.com	Oct 27 2023 20:57:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519152168	Email/Text: camanagement@mtb.com	Oct 27 2023 20:51:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
519202821	+ Email/Text: camanagement@mtb.com	Oct 27 2023 20:51:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
519193511	EDI: Q3G.COM	Oct 28 2023 00:39:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
519152171	+ Email/Text: ngisupport@radiusgs.com	Oct 27 2023 20:50:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
519155434	+ EDI: RMSC.COM	Oct 28 2023 00:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0312-3

User: admin

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		23541-1021	
519152172	Email/Text: ClericalSupport@tenagliahunt.com	Oct 27 2023 20:50:00	Tenaglia & Hunt, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
519152174	EDI: WFFC2	Oct 28 2023 00:39:00	Wells Fargo Bank NA, MAC F823F-02F, PO Box 10438, Des Moines, IA 50306-0438
519152173	EDI: WFFC2	Oct 28 2023 00:39:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
519158171	+ EDI: WFFC2	Oct 28 2023 00:39:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519188978	EDI: WFFC2	Oct 28 2023 00:39:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519168486	+ EDI: WFFC2	Oct 28 2023 00:39:00	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482 MAC S4101-08C, Phoenix, AZ 85038-9482
519152176	+ EDI: WFFC.COM	Oct 28 2023 00:39:00	Wells Fargo Small Business Lending, PO Box 51174, Los Angeles, CA 90051-5474
519152177	+ EDI: WFFC2	Oct 28 2023 00:39:00	Wells Fargo-Business Card, PO Box 29482, Phoenix, AZ 85038-9482
519152178	EDI: WFFC2	Oct 28 2023 00:39:00	Wells Fargo-Pl&L, MAX F8234F-02F, PO Box 10438, Des Moines, IA 50306-0438
TOTAL: 23			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519153541		306-308 Park Avenue Properties LLC
519153542		Hope Builders LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Denise E. Carlon

on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marc C Capone

on behalf of Joint Debtor Theresa Sertich ecf@gbclawgroup.com
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com

Marc C Capone

on behalf of Debtor Michael A. Ferguson ecf@gbclawgroup.com
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5